

United States Bankruptcy Court Northern District of Illinois						Page 1 of 14				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>Williams, Byron,</b>						Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Williams, S., Earl</b>					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>9923</b>						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>9039</b>					
Street Address of Debtor (No. & Street, City, and State): <b>3802 Streamwood Hazel Crest, IL.</b>						Street Address of Joint Debtor (No. & Street, City, and State): <b>3802 Streamwood Hazel Crest, IL.</b>					
ZIP CODE <b>60429</b>						ZIP CODE <b>60429</b>					
County of Residence or of the Principal Place of Business: <b>Cook</b>						County of Residence or of the Principal Place of Business: <b>Cook</b>					
Mailing Address of Debtor (if different from street address):						Mailing Address of Joint Debtor (if different from street address):					
ZIP CODE						ZIP CODE					
Location of Principal Assets of Business Debtor (if different from street address above):						ZIP CODE					
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			<b>Nature of Business</b> (Check <b>one</b> box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____  <b>Tax-Exempt Entity</b> (Check box, if applicable)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			<b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose."  <input type="checkbox"/> Debts are primarily business debts.		
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						<b>Chapter 11 Debtors</b>  <b>Check one box:</b>  <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b>  <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- <b>Check all applicable boxes</b>  <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										<b>THIS SPACE IS FOR COURT USE ONLY</b>	
Estimated Number of Creditors <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000											
Estimated Assets <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$1 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$500 million \$1 billion billion											
Estimated Liabilities <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$1 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$500 million \$1 billion billion											

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		<b>Document</b> Page 2 of 14	
Name of Debtor(s): <b>Byron Williams, S. Earl Williams</b>			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: <b>Northern District of Illinois</b>		Case Number: <b>2007 B 14491</b>	Date Filed: <b>08/10/2007</b>
Location Where Filed: <b>Northern District of Illinios</b>		Case Number: <b>2003 B 46199</b>	Date Filed: <b>11/03/2003</b>
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <input checked="" type="checkbox"/> <b>X</b> <b>9/5/2008</b> Signature of Attorney for Debtor(s) Date <b>Martin Y. Joseph</b> <b>1369563</b>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition:  <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).  _____ (Name of landlord that obtained judgment)  _____ (Address of landlord)  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

(This page must be completed and filed in every case)

**Document**

Page 3 of 14

Name of Debtor(s):

**Byron Williams, S. Earl Williams****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **/s/ Byron Williams**Signature of Debtor **Byron Williams**X **/s/ S. Earl Williams**Signature of Joint Debtor **S. Earl Williams**

Telephone Number (If not represented by attorney)

**9/5/2008**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X **Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney**X  
Signature of Attorney for Debtor(s)**Martin Y. Joseph Bar No. 1369563**

Printed Name of Attorney for Debtor(s) / Bar No.

**Martin Y. Joseph**

Firm Name

**1541 W. Chicago Avenue Chicago, IL. 60642**

Address

**312-243-0050****312-243-0053**

Telephone Number

**9/5/2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X **Not Applicable**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 8 YEARS
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Location Where Filed	Case Number	Date Filed
Northern District of Illinois	2001 B 13113	04/12/2001

B6D (Official Form 6D) (12/07)

In re **Byron Williams S. Earl Williams**

Case No. \_\_\_\_\_

Debtors

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1001 American General Financial Services 20 N. Clark Suite 2600 Chicago, IL. 60602 Homewood, IL. 60430			Security Agreement 2001 Pontiac Bonneville  VALUE \$4,000.00				3,781.00	0.00
ACCOUNT NO. 0001 Capital One Auto C/o Ascension Capital Group P.O. Box 201347 Arlington, TX 76006			Security Agreement 2004 Kio Sorento  VALUE \$9,000.00				13,814.00	4,814.00
ACCOUNT NO. Litton Loan Services 4828 Loop Central Drive Houston, TX. 77081			Second Lien on Residence Single Family Home 3802 Streamwood Hazelcrest, IL 60429  VALUE \$400,000.00				80,000.00	0.00
ACCOUNT NO. Litton Loan Serviices 4828 Loop Central Drive Houston, TX. 77081		J	First Lien on Residence Single Family Home 3802 Streamwood Hazelcrest, IL 60429  VALUE \$400,000.00				350,000.00	0.00

1 continuation sheets attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 447,595.00	\$ 4,814.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re **Byron Williams S. Earl Williams**

Debtors

Case No.

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							750.00	0.00
Nationwide Acceptance 3435 N. Cicero Chicago, IL.60641			Security Agreement 2003 Pontiac Grand Prix  VALUE \$5,300.00					

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 750.00	\$ 0.00
\$ 448,345.00	\$ 4,814.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re **Byron Williams S. Earl Williams**

Debtors

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

B6E (Official Form 6E) (12/07) – Cont.

In re Byron Williams S. Earl Williams,  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Ill Dept of Revenue BK Section Level 7-425 100 W. Randolph Chicago&lt;Il. 60106</b>			<b>2004 income taxes</b>				<b>488.00</b>	<b>348.00</b>	<b>140.00</b>
ACCOUNT NO. <b>Internal Revenue Service P.O. Box 21126 Philadelphia, PA. 19114</b>			<b>2003 and 2004 Taxes</b>				<b>14,535.00</b>	<b>6,315.00</b>	<b>8,220.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

\$	<b>15,023.00</b>	\$	<b>6,663.00</b>	\$	<b>8,360.00</b>
\$	<b>15,023.00</b>				
		\$	<b>6,663.00</b>	\$	<b>8,360.00</b>

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data. )

B6F (Official Form 6F) (12/07)

In re Byron Williams S. Earl Williams  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					919.00
<b>Advocate South Suburban Hospital</b> <b>17800 S. Kedzie</b> <b>Hazel Crest, IL. 60429</b>		<b>Medical Services</b>				
ACCOUNT NO.						1,808.00
<b>Americash Loans L.L.C.</b> <b>3200 W. 159th Street</b> <b>Harvey, IL. 60426</b>		<b>Loan</b>				
ACCOUNT NO.						200.00
<b>Check 'N Go</b> <b>18226 S. Kedzie</b> <b>Hazel Crest, IL. 60429-2304</b>		<b>Loan</b>				
ACCOUNT NO. <b>5094977890</b>						440.00
<b>City of Chicago</b> <b>Dept of Revenue</b> <b>33589 Treasury Center</b> <b>Chicago, IL. 60694</b>		<b>Parking Tickets</b>				
ACCOUNT NO.						500.00
<b>HSBC NV</b> <b>P.O. Box 19360</b> <b>Portland, OR. 97280</b>		<b>Credit Card</b>				

1 Continuation sheets attached

Subtotal >	\$ <b>3,867.00</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron Williams S. Earl Williams**

Debtors

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>Illinois Catalog Sales Inc.</b> <b>17517 S. Kedzie</b> <b>Hazel Crest, IL. 60429</b>			<b>Loan</b>				<b>800.00</b>
ACCOUNT NO. <b>07 B 14491</b>  <b>Legal Helpers</b> <b>20 W. Kinzie</b> <b>13th Floor</b> <b>Chicago, IL. 60610</b>			<b>Attorney's Fees</b>				<b>293.00</b>
ACCOUNT NO. <b>16910-88730003</b>  <b>The Payday Loan Store of Illinois Inc.</b> <b>154 N. Wabash</b> <b>Chicago, IL. 60601</b>			<b>Payday Loan</b>				<b>3,079.00</b>
ACCOUNT NO. <b>16910-88730001</b>  <b>The Payday Loan Store of Illinois Inc.</b> <b>154 N. Wabash</b> <b>Chicago, IL. 60601</b>			<b>Payday Loan</b>				<b>3,136.00</b>
ACCOUNT NO.  <b>Verizon Wireless</b> <b>777 Big Timber Road</b> <b>Elgin, IL. 60123</b>			<b>Phone Service</b>				<b>266.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>7,574.00</b>
Total >	\$ <b>11,441.00</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Martin Y. Joseph 1369563  
Martin Y. Joseph  
1541 W. Chicago Avenue  
Chicago, IL. 60642

312-243-0050  
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In Re:

Debtor: **Byron Williams**  
Social Security Number: **9923**

Case No:

Chapter **13**

Joint Debtor: **S. Earl Williams**  
Social Security Number: **9039**

Numbered Listing of Creditors

Creditor name and mailing address	Category of Claim	Amount of Claim
1. <b>Advocate South Suburban Hospital</b> <b>17800 S. Kedzie</b> <b>Hazel Crest, IL. 60429</b>	<b>Unsecured Claims</b>	<b>\$ 919.00</b>
2. <b>American General Financial Services</b> <b>20 N. Clark Suite 2600</b> <b>Chicago, IL. 60602</b> <b>Homewood, IL. 60430</b>	<b>Secured Claims</b>	<b>\$ 3,781.00</b>
3. <b>Americash Loans L.L.C.</b> <b>3200 W. 159th Street</b> <b>Harvey, IL. 60426</b>	<b>Unsecured Claims</b>	<b>\$ 1,808.00</b>
4. <b>Capital One Auto</b> <b>C/o Ascension Capital Group</b> <b>P.O. Box 201347</b> <b>Arlington, TX 76006</b>	<b>Secured Claims</b>	<b>\$ 13,814.00</b>
5. <b>Check 'N Go</b> <b>18226 S. Kedzie</b> <b>Hazel Crest, IL. 60429-2304</b>	<b>Unsecured Claims</b>	<b>\$ 200.00</b>

In re: **Byron Williams**  
**S. Earl Williams**

Case No. \_\_\_\_\_

6.	<b>City of Chicago Dept of Revenue 33589 Treasury Center Chicago, IL. 60694</b>	<b>Unsecured Claims</b>	<b>\$ 440.00</b>
7.	<b>HSBC NV P.O. Box 19360 Portland, OR. 97280</b>	<b>Unsecured Claims</b>	<b>\$ 500.00</b>
8.	<b>Ill Dept of Revenue BK Section Level 7-425 100 W. Randolph Chicago&lt;ll. 60106</b>	<b>Priority Claims</b>	<b>\$ 488.00</b>
9.	<b>Illinois Catalog Sales Inc. 17517 S. Kedzie Hazel Crest, IL. 60429</b>	<b>Unsecured Claims</b>	<b>\$ 800.00</b>
10.	<b>Internal Revenue Service P.O. Box 21126 Philadelphia, PA. 19114</b>	<b>Priority Claims</b>	<b>\$ 14,535.00</b>
11.	<b>Legal Helpers 20 W. Kinzie 13th Floor Chicago, IL. 60610</b>	<b>Unsecured Claims</b>	<b>\$ 293.00</b>
12.	<b>Litton Loan Services 4828 Loop Central Drive Houston, TX. 77081</b>	<b>Secured Claims</b>	<b>\$ 80,000.00</b>
13.	<b>Litton Loan Serviices 4828 Loop Central Drive Houston, TX. 77081</b>	<b>Secured Claims</b>	<b>\$ 350,000.00</b>
14.	<b>Nationwide Acceptance 3435 N. Cicero Chicago, IL.60641</b>	<b>Secured Claims</b>	<b>\$ 750.00</b>

In re: **Byron Williams**  
**S. Earl Williams**

Case No. \_\_\_\_\_

15.	<b>The Payday Loan Store of Illinois Inc. 154 N. Wabash Chicago, IL. 60601</b>	<b>Unsecured Claims</b>	<b>\$ 3,079.00</b>
16.	<b>The Payday Loan Store of Illinois Inc. 154 N. Wabash Chicago, IL. 60601</b>	<b>Unsecured Claims</b>	<b>\$ 3,136.00</b>
17.	<b>Verizon Wireless 777 Big Timber Road Elgin, IL. 60123</b>	<b>Unsecured Claims</b>	<b>\$ 266.00</b>

In re: **Byron Williams**  
**S. Earl Williams**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **Byron Williams**, and I, **S. Earl Williams**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **3 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature: /s/ Byron Williams  
**Byron Williams**

Dated: 9/5/2008

Signature: /s/ S. Earl Williams  
**S. Earl Williams**

Dated: 9/5/2008